

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Rachel Morris  
Debtor

Case No. 20-01526-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: Sep 14, 2023

User: AutoDocket  
Form ID: fnldecnd

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Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 16, 2023:**

Recip ID	Recipient Name and Address
db	+ Rachel Morris, 11969 Woodland Drive, Felton, PA 17322-9069
5333555	CITI CARDS, PO BOX 70186, PHILADELPHIA PA 19176-0166
5329092	+ JPMorgan Chase Bank, N.A., et al, c/o Kristen D. Little, Esquire, Shapiro & DeNardo, LLC, 3600 Horizon Drive, Suite 150, King of Prussia, PA 19406-4702

TOTAL: 3

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/PDF: ais.chase.ebn@aisinfo.com	Sep 14 2023 18:47:18	JPMorgan Chase Bank, National Association, Et AL., 3415 Vision Drive, Columbus, OH 43219
cr	+ Email/PDF: rmscedi@recoverycorp.com	Sep 14 2023 18:47:26	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5333551	Email/Text: creditcardbkcorrespondence@bofa.com	Sep 14 2023 18:41:00	BANK OF AMERICA, PO BOX 982234, EL PASO TX 79998-2234
5333552	Email/Text: creditcardbkcorrespondence@bofa.com	Sep 14 2023 18:41:00	BANK OF AMERICA, PO BOX 31785, TAMPA FL 33631-3785
5341173	Email/Text: creditcardbkcorrespondence@bofa.com	Sep 14 2023 18:41:00	BANK OF AMERICA, N.A., Bank of America, PO BOX 31785, Tampa FL 33631-3785
5333553	Email/PDF: AIS.cocard.ebn@aisinfo.com	Sep 14 2023 18:48:03	CAPITAL ONE, P. O. BOX 71083, CHARLOTTE NC 28272-1083
5333554	Email/PDF: ais.sync.ebn@aisinfo.com	Sep 14 2023 18:48:06	CARE CREDIT / SYNCB, P. O. BOX 965035, ORLANDO FL 32896-5035
5333903	Email/PDF: AIS.cocard.ebn@aisinfo.com	Sep 14 2023 18:48:46	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5342636	Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 14 2023 18:48:20	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
5333556	Email/PDF: ais.sync.ebn@aisinfo.com	Sep 14 2023 18:48:42	EBAY MASTERCARD / SYNCB, PO BOX 960080, ORLANDO FL 32896-0080
5333557	+ Email/Text: camanagement@mtb.com	Sep 14 2023 18:42:00	M&T, PO BOX 4030, BUFFALO NY 14240-4030
5333558	Email/Text: camanagement@mtb.com	Sep 14 2023 18:42:00	M&T BANK, CREDIT CARD PAYMENT PROCESSING, P.O. BOX 62014, BALTIMORE MD 21264-2014
5342529	+ Email/Text: camanagement@mtb.com	Sep 14 2023 18:42:00	M&T Bank, PO Box 1508, Buffalo, NV 14240-1508
5345755	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 14 2023 18:48:52	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5333559	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Sep 14 2023 18:42:00	SELECT PORTFOLIO SERV / CHASE, ATTN: GENERAL CORRESPONDENCE, PO BOX

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5328159	+ Email/PDF: ais.sync.ebn@aisinfo.com	Sep 14 2023 18:48:22	65250, SALT LAKE CITY UT 84165-0250 Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5342187	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Sep 14 2023 18:42:00	U.S. Bank N.A., as Trustee, et al, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250

TOTAL: 17

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5333550		20-01526

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 16, 2023                      Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 14, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor U.S. Bank N.A. as trustee, on behalf of the holders of the J.P. Morgan Alternative Loan Trust 2007-A2 Mortgage Pass-Through Certificates bnicholas@kmlawgroup.com
Brian C Nicholas	on behalf of Creditor U.S. Bank N.A. as trustee, on behalf of the holders of the J.P. Morgan Alternative Loan Trust 2007-A2 Mortgage Pass-Through Certificates bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Brian C Nicholas	on behalf of Creditor Bank Of America N.A. bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor U.S. Bank N.A. as trustee, on behalf of the holders of the J.P. Morgan Alternative Loan Trust 2007-A2 Mortgage Pass-Through Certificates bkgroup@kmlawgroup.com
Jerome B Blank	on behalf of Creditor Bank Of America N.A. pamb@fedphe.com
Kristen D Little	on behalf of Creditor JPMorgan Chase Bank National Association, Et Al... KRLITTLE@FIRSTAM.COM
Mario J. Hanyon	on behalf of Creditor Bank Of America N.A. wbecf@brockandscott.com, mario.hanyon@brockandscott.com
Michael Patrick Farrington	on behalf of Creditor U.S. Bank N.A. as trustee, on behalf of the holders of the J.P. Morgan Alternative Loan Trust 2007-A2

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Mortgage Pass-Through Certificates mfarrington@kmlawgroup.com

Sara A. Austin

on behalf of Debtor 1 Rachel Morris saa2@austinlawllc.com

United States Trustee

ustpreion03.ha.ecf@usdoj.gov

TOTAL: 11

**UNITED STATES BANKRUPTCY COURT**  
**MIDDLE DISTRICT OF PENNSYLVANIA**

In re:

Rachel Morris,

Chapter 13

**Debtor 1**

Case No. 1:20-bk-01526-HWV

Social Security No.:

xxx-xx-6016

Employer's Tax I.D. No.:

**FINAL DECREE**

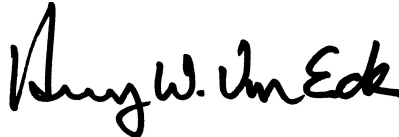
The estate of the above named debtor(s) has been fully administered and the deposit required by the plan has been distributed.

**IT IS ORDERED THAT:**

**Jack N Zaharopoulos**

is discharged as trustee of the estate of the above named debtor(s); the case is closed without a discharge having been issued for **Rachel Morris** in accordance with §1328 of the Bankruptcy Code.

By the Court,



Henry W. Van Eck, Chief Bankruptcy Judge

Dated: September 14, 2023

fnldec (01/22)